

2019-008601

Klamath County, Oregon



00244519201900086010130135

07/30/2019 01:14:55 PM

Fee: \$162.00

After recording return to:

Rima Ghandour

Ghandour Law

319 SW Washington Suite 301

Portland, OR 97204

**Certified a True Copy**

**Rima I. Ghandour**

**AFFIDAVIT OF CERTIFIED MAILING TRUSTEE'S NOTICE OF SALE**

**AFFIDAVIT OF SERVICE, AFFIDAVIT OF PUBLICATION**

STATE OF OREGON )

) ss.

County of Multnomah )

I, RIMA I. GHANDOUR, being first duly sworn on oath, depose and say that:

1. I am an Oregon licensed attorney and am the Successor Trustee for that certain Deed of Trust made by Gregory Louis Philpott, as Grantor, to the Rural Housing Service, United States Department of Agriculture, acting through the State Director for the State of Oregon for USDA Rural Housing Service, as Trustee, in favor of the United States of America as Beneficiary, dated October 9, 2003 recorded on October 9, 2003, in Vol M03, Page 75450-55 and re-recorded on October 16, 2003 in Vol M03 Pg. 77244-50, of the Records of Klamath County, OR, to-wit:

Unit 10737 (Kincheloe Avenue) Tract, Falcon Heights Condominiums Stage 2, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

**Commonly referred to as 10737 Kincheloe Avenue, Klamath Falls, OR 97603**

Rima Ghandour of Ghandour Law LLC, at 319 SW Washington, Suite 301, Portland, OR 97204, was appointed Successor Trustee by the Beneficiary on March 28, 2018.

2. On December 31, 2018, I caused to be filed with the Oregon Attorney General, Department of Justice, a true copy of the Foreclosure Avoidance Mediation Program Beneficiary Exemption Affidavit on behalf of the beneficiary, pursuant to OAR 137-110-0300.

3. A Notice of Default and Election to Sell, with attached Foreclosure Avoidance Program Beneficiary Exemption Affidavit, was recorded January 15, 2019, as 2019-000436 in the Official Records of Klamath County, Oregon.

4. On March 1, 2019, I served a true copy of the Notice of Default and Election to Sell with attached Beneficiary Exemption Affidavit; a Notice Required by the Fair Debt Collection Practices Act, 15 USC Section 1692, with attached true copy of Trustee's Notice of Sale; Residential Foreclosure Notice; and Notice to Residential Tenants. A copy of the Trustee's Notice of Sale is attached to this Affidavit. These documents were served by placing a true copy in an envelope which was then sealed and sent postage fully prepaid, by certified mail, return receipt requested and by regular U.S. Mail to the following:

GRANTOR(S)

Gregory Louis Philpott P.O. Box 3397 Central Point, OR 97502	March 1, 2019 for Certified Mailings, March 5, 2019 regular US Mail.
--	---

I certify that the address set out above is the last known address for Grantor(s). A copy of the certified mail receipt is attached to this Affidavit.

5. On March 1, 2019, I served a true copy of the Notice of Default and Election to Sell with attached Beneficiary Exemption Affidavit and true copy of Trustee's Notice of Sale to interested parties whose interest appears of record, as required by ORS 86.764. These documents were served by placing a true copy in an envelope which was then sealed and sent postage fully prepaid, by certified mail, return receipt requested and by regular U.S. Mail on the dates indicated to the following:

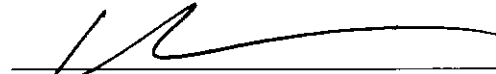
Portfolio Recovery Associates, LLC C/O Registered Agent Corporation Service Company 1127 Broadway Street NE, Ste 310 Salem, OR 97301	March 1, 2019 for Certified Mailings, March 5, 2019 regular US Mail.
Falcon Heights Condominium Association C/O Registered Agent 2115 Orchard Ave. Klamath Falls, OR 97601	March 1, 2019 for Certified Mailings, March 5, 2019 regular US Mail.
Klamath County Assessor Klamath County Courthouse 305 Main St. #119 Klamath Falls, OR 97601	March 1, 2019 for Certified Mailings, March 5, 2019 regular US Mail.
City of Klamath Falls 500 Klamath Avenue Klamath Falls, OR 97601	March 1, 2019 for Certified Mailings, March 5, 2019 regular US Mail.

Copies of the certified mail receipts and return cards are attached to this Affidavit.

6. Service was made on the occupants of the property, by delivering a true copy of the Notice of Default and Election to Sell and Beneficiary Exemption Affidavit; original Notice Required by the Fair Debt Collection Practices Act, 15 USC Section 1692, with attached true copy of Trustee's Notice of Sale; original Residential Foreclosure Notice; and original Notice to Residential Tenants upon the occupant(s) at the following property address: 10737 Kincheloe Ave., Klamath Falls, OR 97603 in the manner of: On March 7, 2019 at 6:00 p.m., personal service was attempted and at that time the above documents were posted conspicuously at the property address. Subsequent attempts were made, and documents were posted conspicuously on the property on March 13, 2019 at 6:25 p.m., and March 18, 2019 at 8:20 a.m. On March 18, 2019 true copies of the Notice of Default and Election to Sell and Beneficiary Exemption Affidavit; original Notice Required by the Fair Debt Collection Practices Act, 15 USC Section 1692, with attached true copy of Trustee's Notice of Sale; original Residential Foreclosure Notice; and original Notice to Residential Tenants were mailed by First Class Mail, postage prepaid thereon, in a sealed envelope, addressed to "All Occupants" at the address listed above, pursuant to ORS 86.774(1)(b)(C). The original Affidavit of Service is attached to this Affidavit and incorporated herein.

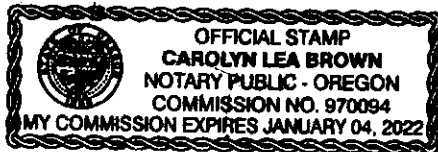
7. The Trustee's Notice of Sale attached was published in Herald & News, a newspaper of general circulation in Klamath County, Oregon, for four successive and consecutive weeks in the following issues: June 20, 2019, June 27, 2019, July 4, 2019 and July 11, 2019. A copy of the Affidavit of Publication for the Trustee's Notice of Sale is attached to this Affidavit and incorporated herein.

Dated this 25<sup>th</sup> day of July, 2019.

  
Rima I. Ghandour, OSB # 020513

STATE OF OREGON   )  
                                  ) ss.  
County of Multnomah   )

This instrument was acknowledged before me on the 25<sup>th</sup> day of July, 2019, by Rima I. Ghandour.



  
Notary Public for Oregon

After Recording Return to:

Rima Ghandour  
Ghandour Law LLC  
319 SW Washington, Suite 301  
Portland, OR 97204

### **TRUSTEE'S NOTICE OF SALE**

Reference is made to that certain Deed of Trust made by Gregory Louis Philpott, as Grantor, to the Rural Housing Service, United States Department of Agriculture, acting through the State Director for the State of Oregon for USDA Rural Housing Service, as Trustee, in favor of the United States of America as Beneficiary, dated October 9, 2003 recorded on October 9, 2003, in Vol M03, Page 75450-55 and re-recorded on October 16, 2003 in Vol M03 Pg. 77244-50, of the Records of Klamath County, OR, to-wit:

Unit 10737 (Kincheloe Avenue) Tract, Falcon Heights Condominiums Stage 2, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

**Commonly referred to as 10737 Kincheloe Avenue, Klamath Falls, OR 97063**

Rima Ghandour of Ghandour Law LLC, at 319 SW Washington, Suite 301, Portland, OR 97204, was appointed Successor Trustee by the Beneficiary on March 28, 2018.

Both the Beneficiary and Trustee have elected to sell the said real property to satisfy the obligations secured by said Deed of Trust and a Notice of Default has been recorded pursuant to Oregon Revised Statutes 86.752(3); the default for which the foreclosure is made is Grantor's failure to pay when due the following sums:

**As of April 4, 2018, pursuant to a Promissory Note dated October 5, 2003, the total amount of \$37,384.33 plus late charges in the amount of \$331.96 and fees due in the amount of \$9,684.72 for a total delinquency of \$47,401.01.**

By reason of the default, the Beneficiary has declared all sums owing on the obligation secured by the Deed of Trust immediately due and payable, those sums being the following, to-wit:

**As of March 5, 2018, with respect to the Promissory Note, dated October 5, 2003, unpaid principal in the amount of \$83,957.32, accrued interest in the amount of \$26,491.85, subsidy recapture in the amount of \$22,114.44, assessed fees in the amount of \$9,917.09, and interest on fees in the amount of \$1,431.28, for a total amount of \$143,552.18 plus interest continuing to accrue at the rate of \$13.2262 per day, including daily interest on fees at the rate of \$1.5622, until paid, plus any unpaid property taxes, attorney's fees, foreclosure costs, and sums advanced by the beneficiary pursuant to the terms of said Deed of Trust.**


WHEREFORE, notice is hereby given that the undersigned Trustee will on Thursday, July 11, 2019, at the hour of 11:00 o'clock, A.M., in accord with the standard of time established by ORS 187.110, at the following place: on the front steps of the Klamath County Courthouse, located at 316 Main Street in the City of Klamath Falls, County of Klamath, State of Oregon, which is the hour, date and place last set for the sale. sell at public auction to the highest bidder for cash the interest in the said described real property which the Grantor has or had power to convey at the

time of the execution by Grantor of the said Deed of Trust, together with any interest which the obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the Trustee. Notice is further given that any person named in ORS 86.778 has the right, at any time prior to five (5) days before the date last set for the sale, to have this foreclosure proceeding dismissed and the Deed of Trust reinstated by payment to the Beneficiary of the entire amount then due (other than such portion of the principal and interest as would not then be due had no default occurred) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or Deed of Trust, and in addition to paying said sums or tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and Deed of Trust, together with Trustee's and attorney's fees not exceeding the amounts provided by said ORS 86.778.

In accordance with the Fair Debt Collection Practices Act, this is an attempt to collect a debt, and any information obtained will be used for that purpose. This communication is from a debt collector.

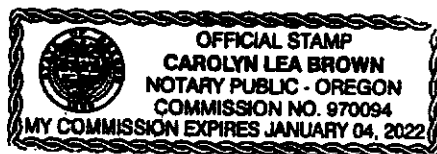
In construing this Notice, the singular includes the plural, the word "Grantor" includes any successor in interest to the Grantor as well as any other person owing an obligation, the performance of which is secured by said Deed of Trust, and the words "Trustee" and "Beneficiary" include its respective successors in interest, if any.


DATED: 2/28, 2019.

  
Rima Ghandour, Successor Trustee  
Ghandour Law LLC  
319 SW Washington, Suite 301  
Portland, OR 97204  
Telephone: 503-345-9255

STATE OF OREGON            )  
  ) ss.  
County of Multnomah        )

This instrument was acknowledged before me on Feb 28<sup>th</sup>, 2019, by Rima I. Ghandour as Successor Trustee.



  
Notary Public for Oregon

U.S. Postal Service<sup>™</sup>  
CERTIFIED MAIL<sup>®</sup> RECEIPT  
Domestic Mail Only

For delivery information, visit our website at [www.usps.com](http://www.usps.com)

**OFFICIAL USE**

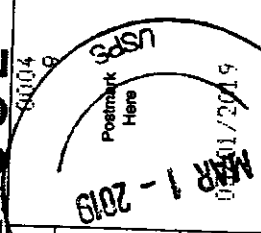
Certified Mail Fee \$3.50

Extra Services & Fees (check box, add fee to postage)  
☐ Return Receipt (hardcopy) \$2.80  
☐ Return Receipt (electronic) \$2.10  
☐ Certified Mail Restricted Delivery \$3.00  
☐ Adult Signature Required \$3.00  
☐ Adult Signature Restricted Delivery \$3.00

Postage \$1.30

Total Postage and Fees \$7.60

Sent to  
Gregory Louis Philpot  
Street and Apt. No. or PO Box No.  
P.O. Box 3397  
City, State, Zip+4  
Central Point, OR 97502



PS Form 3800, April 2015 PSN 7530-02-000-9047 See Reverse for Instructions

**U.S. Postal Service™**  
**CERTIFIED MAIL® RECEIPT**  
*Domestic Mail Only*

For delivery information, visit our website at [www.usps.com](http://www.usps.com)

**OFFICIAL USE**

0004 9

Certified Mail Fee \$3.50

Extra Services & Fees (check box, add fee as appropriate)

☐ Return Receipt (hardcopy) \$2.80

☐ Return Receipt (electronic) \$0.00

☐ Certified Mail Restricted Delivery \$0.00

☐ Adult Signature Required \$0.00

☐ Adult Signature Restricted Delivery \$0.00

Postage \$1.30

Total Postage and Fees \$7.60

Postmark Here

03/01/2019

Seal to  
 Falcon Heights Condominium Association  
 2115 Orchard Ave  
 Minneapolis, MN 55412  
 PS Form 3800, April 2015 PSN 7530-02-000-8037 See Reverse for Instructions

7016 0520 1000 2184 0490

7016 0750 0001 2188 0695

U.S. Postal Service  
**CERTIFIED MAIL® RECEIPT**  
 Domestic Mail Only

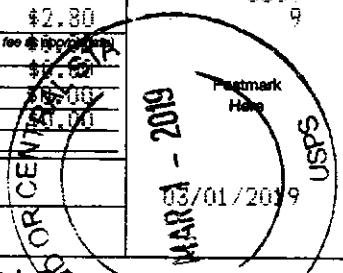
For delivery information, visit our website at [www.usps.com](http://www.usps.com)


**OFFICIAL USE**

Certified Mail Fee	\$3.50	
Extra Services & Fees (check box, add fee \$)	\$2.80	
<input type="checkbox"/> Return Receipt (hardcopy)	\$2.80	
<input type="checkbox"/> Return Receipt (electronic)	\$0.00	
<input type="checkbox"/> Certified Mail Restricted Delivery	\$0.00	
<input type="checkbox"/> Adult Signature Required	\$0.00	
<input type="checkbox"/> Adult Signature Restricted Delivery	\$0.00	
Postage	\$1.15	
Total Postage and Fees	\$7.45	

Sent To  
**Portfolio Recovery Ass.**  
 Street and Apt. No., or PO Box No.  
**1127 BROADWAY ST. NE, Ste 310**  
 City, State, ZIP+4®  
**Salem, OR 97301**

PS Form 3800, April 2015 PSN 7530-02-000-9047 See Reverse for Instructions



<b>SENDER, COMPLETE THIS SECTION</b> ■ Complete items 1, 2, and 3. ■ Print your name and address on the reverse so that we can return the card to you. ■ Attach this card to the back of the mailpiece, or on the front if space permits. 1. Article Addressed to: <b>Portfolio Recovery Ass.</b> <b>1127 Broadway St. NE, Ste 310</b> <b>Salem, OR 97301</b>  <b>9590 9402 1603 5362 4795 76</b> 2. Article Number (Transfer from service label) <b>7016 0750 0001 2188 0695</b> PS Form 3811, July 2015 PSN 7530-02-000-0053		<b>Gregory Louis Phillips</b> <b>COMPLETE THIS SECTION ON DELIVERY</b> A. Signature <b>X Sharon Walls</b> <input type="checkbox"/> Agent <input type="checkbox"/> Addressee B. Received by (Printed Name) C. Date of Delivery <b>MAR 06 2019</b> D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No 3. Service Type <input type="checkbox"/> Adult Signature <input type="checkbox"/> Adult Signature Restricted Delivery <input checked="" type="checkbox"/> Certified Mail® <input type="checkbox"/> Certified Mail Restricted Delivery <input type="checkbox"/> Collect on Delivery <input type="checkbox"/> Collect on Delivery Restricted Delivery <input type="checkbox"/> Insured Mail <input type="checkbox"/> Insured Mail Restricted Delivery (over \$500) <input type="checkbox"/> Priority Mail Express® <input type="checkbox"/> Registered Mail™ <input type="checkbox"/> Registered Mail Restricted Delivery <input checked="" type="checkbox"/> Return Receipt for Merchandise™ <input type="checkbox"/> Signature Confirmation™ <input type="checkbox"/> Signature Confirmation Restricted Delivery Domestic Return Receipt
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**U.S. Postal Service™**  
**CERTIFIED MAIL® RECEIPT**  
 Domestic Mail Only

For delivery information, visit our website at [www.usps.com](http://www.usps.com)

KLAMATH FALLS, OR 97601  
**OFFICIAL USE**

Certified Mail Fee \$3.50

Extra Services & Fees (check box, add fee)

- ☐ Return Receipt (hardcopy) \$2.80  
☐ Return Receipt (electronic) \$0.00  
☐ Certified Mail Restricted Delivery \$0.00  
☐ Adult Signature Required \$0.00  
☐ Adult Signature Restricted Delivery \$0.00

Postage \$1.15

Total Postage and Fees \$7.45

Sent To  
 Klamath County Assessor  
 Street and Apt. No., or PO Box No.  
 305 main st. # 119  
 City, State, ZIP+4  
 Klamath Falls, OR 97601

PS Form 3800, April 2015 PSN 7530-02-000-4047

Postmark Here  
 MAR 1 - 2019  
 0004

**SENDER: COMPLETE THIS SECTION**

- Complete items 1, 2, and 3.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

**1. Article Addressed to:**

Klamath County Assessor  
 Klamath County Courthouse  
 305 main st. # 119  
 Klamath Falls, OR 97601



9590 9402 1603 5362 4795 83

**2. Article Number (Transfer from service label)**

7016 0750 0001 2188 0688

PS Form 3811, July 2015 PSN 7530-02-000-9053

**Gregory Louis Philpott**

**COMPLETE THIS SECTION ON DELIVERY**

**A. Signature**

*Mike J. Strain*

- ☐ Agent  
☐ Addressee

**B. Received by (Printed Name)**

Mike Strain

**C. Date of Delivery**

3/4/19

- D. Is delivery address different from item 1?** ☐ Yes  
 If YES, enter delivery address below: ☐ No

**3. Service Type**

- ☐ Adult Signature  
☐ Adult Signature Restricted Delivery  
☒ Certified Mail®  
☐ Certified Mail Restricted Delivery  
☐ Collect on Delivery  
☐ Collect on Delivery Restricted Delivery  
☐ Insured Mail  
☐ Insured Mail Restricted Delivery (over \$500)

- ☐ Priority Mail Express®  
☐ Registered Mail™  
☐ Registered Mail Restricted Delivery  
☒ Return Receipt for Merchandise  
☐ Signature Confirmation™  
☐ Signature Confirmation Restricted Delivery

Domestic Return Receipt

U.S. Postal Service  
**CERTIFIED MAIL® RECEIPT**  
 Domestic Mail Only

For delivery information, visit our website at [www.usps.com](http://www.usps.com)

**OFFICIAL USE**

Certified Mail Fee \$3.50

Extra Services & Fees (check box, add fee)  
☐ Return Receipt (hardcopy) \$0.00  
☐ Return Receipt (electronic) \$0.00  
☐ Certified Mail Restricted Delivery \$0.00  
☐ Adult Signature Required \$0.00  
☐ Adult Signature Restricted Delivery \$0.00

Postage \$1.15

Total Postage and Fees \$7.45

Sent To  
 City of Klamath Falls  
 Street and Apt. No., or PO Box No.  
 500 Klamath Ave  
 City, State, ZIP+4®  
 Klamath Falls, OR 97601

PS Form 3800, April 2015 PSN 7530-02-000-9047

See Reverse for Instructions

**Greedy Louis Philpott**

**SENDER: COMPLETE THIS SECTION**

- Complete items 1, 2, and 3.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

**1. Article Addressed to:**

City of Klamath Falls  
 500 Klamath Ave  
 Klamath Falls, OR 97601



9590 9402 1603 5362 4795 90

**2. Article Number (Transfer from service label)**

7016 0750 0001 2188 0671

PS Form 3811, July 2015 PSN 7530-02-000-9053

**COMPLETE THIS SECTION ON DELIVERY**

**A. Signature**

X

☐ Agent  
☐ Addressee

**B. Received by (Printed Name)**

**C. Date of Delivery**

D. Is delivery address different from item 1? ☐ Yes  
 If YES, enter delivery address below: ☐ No

**3. Service Type**

☐ Adult Signature  
☐ Adult Signature Restricted Delivery  
☒ Certified Mail  
☐ Certified Mail Restricted Delivery  
☐ Collect on Delivery  
☐ Collect on Delivery Restricted Delivery  
☐ Insured Mail  
☐ Insured Mail Restricted Delivery over \$500

☐ Priority Mail Express®  
☐ Registered Mail™  
☐ Registered Mail Restricted Delivery  
☒ Return Receipt for Merchandise  
☐ Signature Confirmation™  
☐ Signature Confirmation Restricted Delivery

Delivery Confirmation Receipt

## **AFFIDAVIT OF SERVICE**

**TRUSTEE'S NOTICE OF SALE RESIDENTIAL FORECLOSURE NOTICES; NOTICE TO RESIDENTIAL TENANTS; NOTICE OF DEFAULT AND ELECTION TO SELL & NOTICE REQUIRED BY THE FAIR DEBT COLLECTION PRACTICES ACT, 15 USC SECTION 1692**

Case Number: N/A

Received by RUSH PROCESS SERVICE, INC. on the 5th day of March, 2019 at 1:24 pm to be served on OCCUPANTS, 10737 KINCHELOE AVE, KLAMATH FALLS, OR 97603.

I, RON MILLER, being duly sworn, depose and say that on the 7th day of March, 2019 at 6:00 pm, I:

**AFFIXED a true copy of the TRUSTEE'S NOTICE OF SALE RESIDENTIAL FORECLOSURE NOTICES; NOTICE TO RESIDENTIAL TENANTS; NOTICE OF DEFAULT AND ELECTION TO SELL & NOTICE REQUIRED BY THE FAIR DEBT COLLECTION PRACTICES ACT, 15 USC SECTION 1692 to the door at the address of: 10737 KINCHELOE AVE, KLAMATH FALLS, OR 97603, within the State of Oregon. On 3/7/2019 at 6:00 pm.**

**AFFIXED a true copy of the TRUSTEE'S NOTICE OF SALE RESIDENTIAL FORECLOSURE NOTICES; NOTICE TO RESIDENTIAL TENANTS; NOTICE OF DEFAULT AND ELECTION TO SELL & NOTICE REQUIRED BY THE FAIR DEBT COLLECTION PRACTICES ACT, 15 USC SECTION 1692 to the door at the address of: 10737 KINCHELOE AVE, KLAMATH FALLS, OR 97603, within the State of Oregon. On 3/13/2019 at 6:25 pm.**

**AFFIXED a true copy of the TRUSTEE'S NOTICE OF SALE RESIDENTIAL FORECLOSURE NOTICES; NOTICE TO RESIDENTIAL TENANTS; NOTICE OF DEFAULT AND ELECTION TO SELL & NOTICE REQUIRED BY THE FAIR DEBT COLLECTION PRACTICES ACT, 15 USC SECTION 1692 to the door at the address of: 10737 KINCHELOE AVE, KLAMATH FALLS, OR 97603, within the State of Oregon. On 3/18/2019 at 8:20 am.**

Deponent completed service by mailing a true copy of the **TRUSTEE'S NOTICE OF SALE RESIDENTIAL FORECLOSURE NOTICES; NOTICE TO RESIDENTIAL TENANTS; NOTICE OF DEFAULT AND ELECTION TO SELL & NOTICE REQUIRED BY THE FAIR DEBT COLLECTION PRACTICES ACT, 15 USC SECTION 1692** in a postpaid envelope to the address of: **10737 KINCHELOE AVE, KLAMATH FALLS, OR 97603** by First Class Mail on 3/18/2019 by **RON MILLER** from **KLAMATH FALLS** and placed in an official depository of the U.S.P.S. in the State of Oregon.

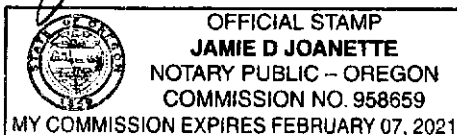
**AFFIDAVIT OF SERVICE For N/A**

I declare under penalty of perjury that I am a resident of the State of Oregon. I am a competent person 18 years of age or older and not a party to or attorney in this proceeding and am authorized to serve the process described herein. I certify that the person, firm, or corporation served is the identical one named in this action. I am not a party to nor an officer, director, or employee of, nor attorney for any party, corporate or otherwise.

I hereby declare that the above statement is true to the best of my knowledge and belief, and that it is made for use as evidence in court and is subject to penalty for perjury.

Subscribed and Sworn to before me on 18<sup>th</sup> day  
of MARCH, 2019 by

*Jamie D Joannette*  
NOTARY PUBLIC



*Ron Miller*

RON MILLER  
Process Server

RUSH PROCESS SERVICE, INC.  
2014 N.E. SANDY BLVD #204  
PORTLAND, OR 97232  
(503) 232-3667

Our Job Serial Number: RRA-2019000444  
Ref: 2019002803

**AFFIDAVIT OF PUBLICATION  
STATE OF OREGON,  
COUNTY OF KLAMATH**

I, Megan McGuffee, Legal Specialist, being duly sworn, depose and say that I am the principle clerk of the publisher of the Herald and News, a newspaper in general circulation, as defined by Chapter 193 ORS, printed and published at 2701 Foothills Blvd, Klamath Falls, OR 97603 in the aforesaid county and state; that I know from my personal knowledge that the Legal#19036 SALE

printed copy of which is hereto annexed, was published in the entire issue of said newspaper for: 4

Insertion(s) in the following issues:

06/20/2019 06/27/2019 07/04/2019 07/11/2019

Total Cost: \$1240.76

*Megan McGuffee*

Subscribed and sworn by Megan McGuffee before me on:  
25th day of July in the year of 2019

*Debra A. Gribble*

Notary Public of Oregon  
My commission expires on May 11, 2020



**TRUSTEE'S NOTICE OF SALE**

Reference is made to that certain Deed of Trust made by Gregory Louis Philpott, as Grantor, to the Rural Housing Service, United States Department of Agriculture, acting through the State Director for the State of Oregon for USDA Rural Housing Service, as Trustee, in favor of the United States of America as Beneficiary, dated October 9, 2003 recorded on October 9, 2003; in Vol M03, Page 75450-55 and re-recorded on October 16, 2003 in Vol M03 Pg. 77244-50, of the Records of Klamath County, OR, to-wit: Unit 10737 (Kincheloe Avenue) Tract, Falcon Heights Condominiums Stage 2, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon. Commonly referred to as 10737 Kincheloe Avenue, Klamath Falls, OR 97603. Rima Ghandour of Ghandour Law LLC, at 319 SW Washington, Suite 301, Portland, OR 97204, was appointed Successor Trustee by the Beneficiary on March 28, 2018. Both the Beneficiary and Trustee have elected to sell the said real property to satisfy the obligations secured by said Deed of Trust and a Notice of Default has been recorded pursuant to Oregon Revised Statutes 88.762(3); the default for which the foreclosure is made is Grantor's failure to pay when due the following sums: As of April 4, 2018, pursuant to a Promissory Note dated October 5, 2003, the total amount of \$37,384.39 plus late charges in the amount of \$331.96 and fees due in the amount of \$9,684.72 for a total delinquency of \$47,401.01. By reason of the default, the Beneficiary has declared all sums owing on the obligation secured by the Deed of Trust immediately due and payable, those sums being the following, to-wit: As of March 5, 2018, with respect to the Promissory Note, dated October 5, 2003, unpaid principal in the amount of \$43,957.32, accrued interest in the amount of \$26,491.85, subsidy recapture in the amount of \$22,114.44, assessed fees in the amount of \$9,917.09, and interest on fees in the amount of \$1,431.28, for a total amount of \$143,552.18 plus interest continuing to accrue at the rate of \$13.2262 per day, including daily interest on fees at the rate of \$1.5622, until paid, plus any unpaid property taxes, attorney's fees, foreclosure costs, and sums advanced by the Beneficiary pursuant to the terms of said Deed of Trust. WHEREFORE, notice is hereby given that the undersigned Trustee will on Thursday, July 11, 2019, at the hour of 11:00 o'clock, A.M., in accord with the standard of time established by ORS 187.110, at the following place: on the front steps of the Klamath County Courthouse, located at 316 Main Street in the City of Klamath Falls, County of Klamath, State of Oregon, which is the hour, date and place last set for the sale, sell at public auction to the highest bidder for cash the interest in the said described real property which the Grantor has or had power to convey at the time of the execution by Grantor of the said Deed of Trust, together with any interest which the obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the Trustee. Notice is further given that any person named in ORS 88.778 has the right, at any time prior to five (5) days before the date last set for the sale, to have this foreclosure proceeding dismissed and the Deed of Trust reinstated by payment to the Beneficiary of the entire amount then due (other than such portion of the principal and interest as would not then be due had no default occurred) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or Deed of Trust; and in addition to paying said sums or tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and Deed of Trust, together with Trustee's and attorney's fees not exceeding the amounts provided by said ORS 88.778. In accordance with the Fair Debt Collection Practices Act, this is an attempt to collect a debt, and any information obtained will be used for that purpose. This communication is from a debt collector. In construing this Notice, the singular includes the plural, the word "Grantor" includes any successor in interest to the Grantor as well as any other person owing an obligation, the performance of which is secured by said Deed of Trust, and the words "Trustee" and "Beneficiary" include its respective successors in interest, if any.

DATED: February 28, 2019.  
Rima Ghandour, Successor Trustee  
Ghandour Law LLC  
319 SW Washington, Suite 301  
Portland, OR 97204  
Telephone: 503-345-9255  
#19036 June 20, 27, July 4, 11, 2019